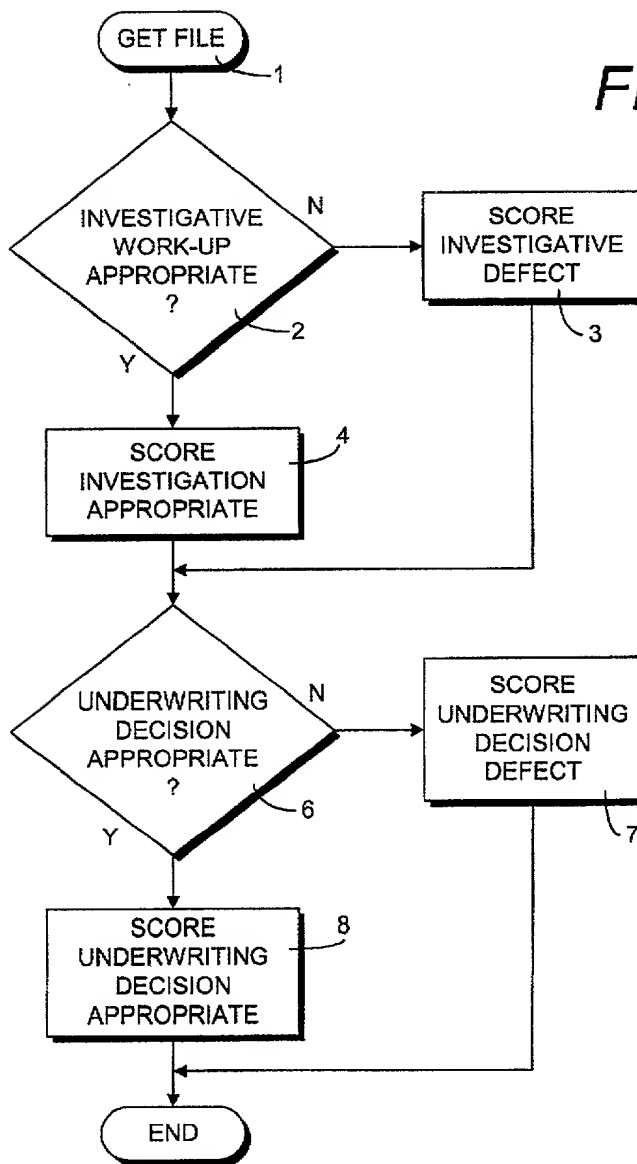
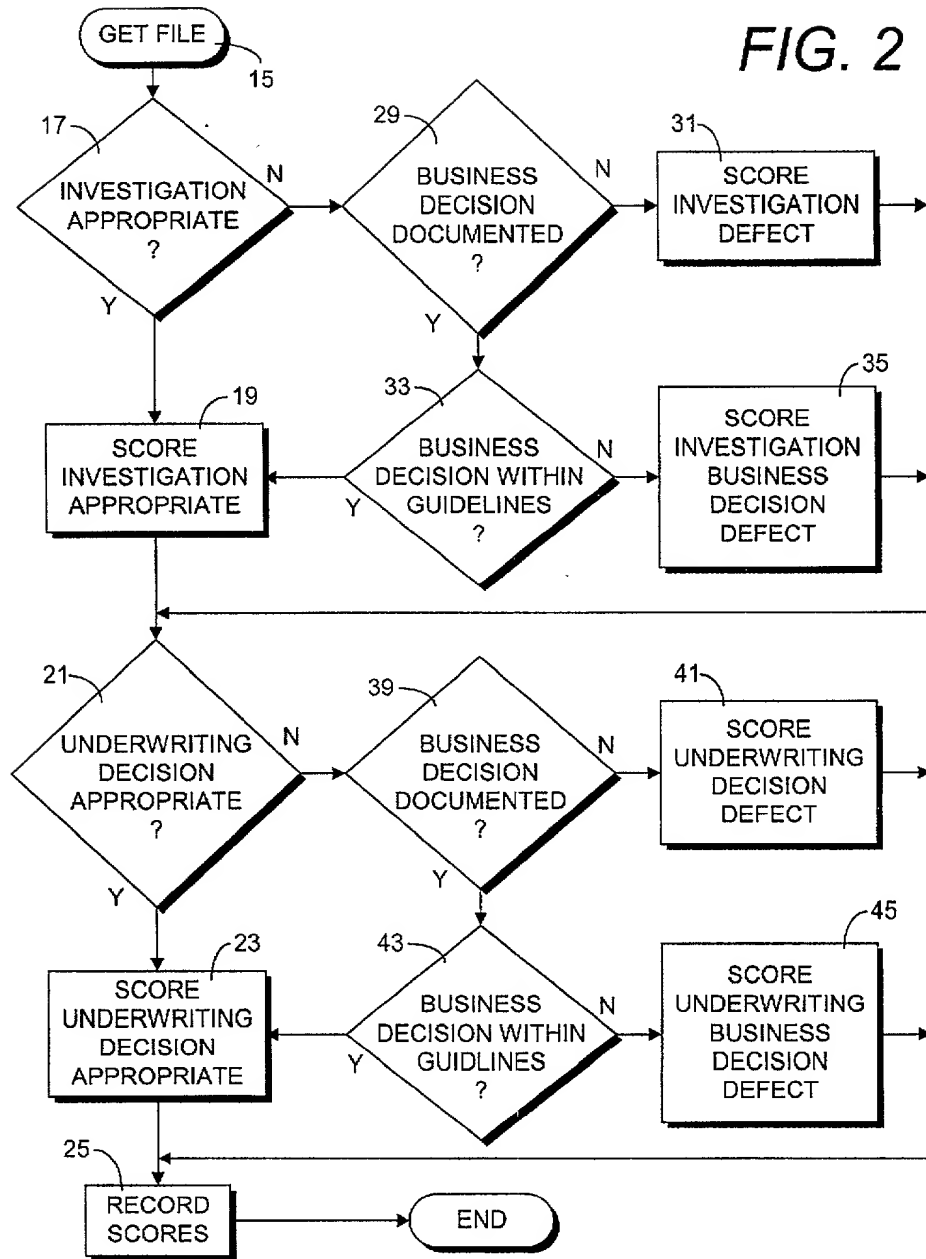


FIG. 1



PRIOR ART

FIG. 2



Auditor

AB

55

File No.

9768

58

Offer

Standard

66

Underwriter

Bob Smith

60

Ceding Company

XYZ Insurance

69

Amt. Sought

\$100,000

63

Amt. Approved

\$100,000

64

Investigative work-up appropriate?

71

Medical/non-medical underwriting decision appropriate?

71

Financial underwriting decision appropriate?

71

Defect

73

Defect

73

Meets Req's

74

Missing x-ray and CT scan

76

Should be Table 5 based on heart attack disclosed in attending physician's statement but not on application

76

76

FIG. 3